

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Steven Michael Daggs  
Jennifer Lynn Daggs  
Debtors

Case No. 13-05648-MDF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CKovach  
Form ID: 318

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Nov 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2016.

db/jdb +Steven Michael Daggs, Jennifer Lynn Daggs, 418 Hidden Valley Road,  
New Cumberland, PA 17070-3076  
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
4435643 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4401260 +CARE PLUS OXYGENT OF LEMOYNED, 2233 EAST MAIN STREET, MONTROSE, CO 81401-3831  
4401263 COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203,  
READING, PA 19602-1152  
4401264 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,  
HARRISBURG, PA 17121-0946  
4401268 #GIRL SCOUTS CHESAPEAKE BAY, 501 S COLLEGE AVENUE, NEWARK, DE 19713-1301  
4814285 GRANDVIEW SURGERY CENTER, PO BOX 1265, CAMP HILL, PA 17001-1265  
4401271 +ORTHOPEDIC INSTITUTE OF PA, 3399 TRINDLE ROAD, CAMP HILL, PA 17011-2286  
4461704 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602  
4401272 PENNYMAC MORTGAGE CO, LLC, PO BOX 514387, LOS ANGELES, CA 90051-4387  
4401273 +PNC BANK, 2730 LIBERTY AVENUE, PITTSBURGH, PA 15222-4747  
4403057 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
4411306 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4401258 +EDI: AMEREXPR.COM Nov 25 2016 18:33:00 AMEX, PO BOX 297871,  
FORT LAUDERDALE, FL 33329-7871  
4445742 EDI: BECKLEE.COM Nov 25 2016 18:33:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4401259 EDI: CAPITALONE.COM Nov 25 2016 18:33:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,  
PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
4401261 +E-mail/Text: dehartstaff@pamdl3trustee.com Nov 25 2016 18:33:21 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4401262 +EDI: CHASE.COM Nov 25 2016 18:33:00 CHASE, 800 BROOKSEdge BLVD,  
WESTERVILLE, OH 43081-2822  
4401265 EDI: RMSC.COM Nov 25 2016 18:33:00 GECRB/CARE, ATTN: BANKRUPTCY DEPT, PO BOX 960061,  
ORLANDO, FL 32896-0661  
4401267 +EDI: RMSC.COM Nov 25 2016 18:33:00 GECRB/PPXTRMC, PO BOX 965005, ORLANDO, FL 32896-5005  
4401269 EDI: IRS.COM Nov 25 2016 18:33:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4401270 EDI: NFCU.COM Nov 25 2016 18:33:00 NAVY FCU, PO BOX 3502, MERRIFIELD, VA 22119-3502  
4411159 +EDI: NFCU.COM Nov 25 2016 18:33:00 Navy Federal Credit Union, PO Box 3000,  
Merrifield, VA 22119-3000  
4449125 EDI: PRA.COM Nov 25 2016 18:33:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4401274 +E-mail/Text: cop@santander.us Nov 25 2016 18:33:12 SOVEREIGN BANK, 601 PENN STREET,  
READING, PA 19601-3544  
4401266 +EDI: RMSC.COM Nov 25 2016 18:33:00 SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001  
TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
4505735\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
4505736\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2016 at the address(es) listed below:

Dorothy L Mott on behalf of Joint Debtor Jennifer Lynn Daggs DorieMott@aol.com,  
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com  
Dorothy L Mott on behalf of Debtor Steven Michael Daggs DorieMott@aol.com,  
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com  
Joshua I Goldman on behalf of Creditor U.S. Bank National Association, as Trustee for  
American General Mortgage Loan Trust 2009-1, American General Mortgage Pass-Through Certificates,  
Series 2009-1 bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Steven Michael Daggs**  
First Name Middle Name Last Name  
Debtor 2 **Jennifer Lynn Daggs**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5040**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-4270**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-05648-MDF**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Steven Michael Daggs  
dba West Shore Fencers Club

Jennifer Lynn Daggs  
dba Kerensamere Studios

**By the  
court:**



November 25, 2016

Honorable Mary D. France  
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**